

Information to identify the case:

Debtor 1	<u>Julia C. Lutz</u>	Social Security number or ITIN	xxx-xx-8613
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u></u>	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-22327-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Julia C. Lutz

1/11/18

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Julia C. Lutz
 Debtor

Case No. 17-22327-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: mgut
 Form ID: 318

Page 1 of 1
 Total Noticed: 18

Date Rcvd: Jan 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 13, 2018.

db +Julia C. Lutz, 223 Dell Lane, Pittsburgh, PA 15237-5533
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 14638746 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Home Depot / CitiBank, PO Box 182676, Columbus, OH 43218-2676)
 14638742 Chase Auto Finance, PO Box 78101, Phoenix, AZ 85062-8101
 14638743 CitiBank Visa, PO Box 9001037, Louisville, KY 40290-1037
 14638745 Discover, PO Box 742655, Cincinnati, OH 45274-2655
 14638747 +Kathleen Lutz, 111 Woodlawn Road, Butler, PA 16001-2835
 14638749 Mercy Behavioral Health, PO Box 644469, Pittsburgh, PA 15264-4469
 14638750 Quicken Loans, PO Box 6577, Carol Stream, IL 60197-6577

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: BRCCRAWFORD.COM Jan 12 2018 02:43:00 Rosemary C. Crawford, Crawford McDonald, LLC.,
 P.O. Box 355, Allison Park, PA 15101-0355

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 12 2018 02:47:32 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14638737 EDI: RMSC.COM Jan 12 2018 02:43:00 Amazon / Synchrony Bank, P.O. Box 960013,
 Orlando, FL 32896-0013
 14638738 EDI: BANKAMER.COM Jan 12 2018 02:43:00 Bank of America Mastercard, PO Box 15019,
 Wilmington, DE 19886-5019
 14638739 EDI: BANKAMER.COM Jan 12 2018 02:43:00 Bank of America Visa, PO Box 15019,
 Wilmington, DE 19886-5019
 14638740 EDI: TSYS2.COM Jan 12 2018 02:43:00 Barclay, PO Box 13337, Philadelphia, PA 19101-3337
 14638741 EDI: CHASE.COM Jan 12 2018 02:43:00 Chase, PO Box 15123, Wilmington, DE 19850-5123
 14638748 EDI: RMSC.COM Jan 12 2018 02:43:00 Lowe's/Synchrony Bank, P.O. Box 530914,
 Atlanta, GA 30353-0914
 14638751 +E-mail/Text: specialservicing@sofi.com Jan 12 2018 02:48:03 Sofi Lending Corp.,
 One Letterman Drive, Bldg A. Suite 4700, San Francisco, CA 94129-1494

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Quicken Loans Inc.
 14638744* CitiBank Visa, PO Box 9001037, Louisville, KY 40290-1037

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 13, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
 Kenneth Steidl on behalf of Debtor Julia C. Lutz julie.steidl@steidl-steinberg.com,
 ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.
 nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-st
 einberg.com;rlager@st
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
 Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfbis.com
 S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
 Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 5